

November 3, 2006  
PUBLIC NOTICE # 2006-44

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance  
Public Notice Filing  
November 3, 2006**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
06-7575	0140	AMCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP	-0.4
06-7901		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	MANUAL	NONE	
06-7939	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PROF LIAB-D&O SELECTPLUS	-24.61
06-7871	0127	AMERICAN MODERN HOME INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
06-7940	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PROF LIAB-D&O SELECTPLUS	-24.61
06-7944	0968	AXA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	COMMERCIAL GENERAL LIABILITY	-1.4
06-7896	0000	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	0
06-7897	0000	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	0
06-7902	0000	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HR3210	0
06-7906	0000	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	HR3210	0
06-7907	0000	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	0
06-7908	0000	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HR3210-BOP	0
06-7872	0920	DIAMOND STATE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	HR3210	
06-7861	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
06-7864	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210- UMBRELLA/EXCESS	
06-7869	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
06-7873	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-WAUSAU SMALL PACKAGE	0
06-7866	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MANUFACTURER & CONTRACTOR	

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06-7887	0922	EXPLORER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF06-EXPLORER ECONOMY	1.4
06-7890	0922	EXPLORER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF06-EXPLORER ECONOMY	
06-7941	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PROF LIAB-D&O SELECTPLUS	-24.61
06-7891	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	OFF-ROAD VEHICLE (DIRECT)	11
06-7895	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO PHYSICAL DAMAGE	BOTH RATE AND FORM	OFF-ROAD VEHICLE (AGENTS)	11
06-7953	0098	GREAT DIVIDE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	0
06-7961	0098	GREAT DIVIDE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	0
06-7962	0098	GREAT DIVIDE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	0
06-7877	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-8.6
06-7881	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	33.5
06-7888	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA/EXCESS	
06-7892	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	ERISA BOND	
06-7899	3495	INFINITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF06-SPECIAL AUTOMOBILE	-2.79
06-7930	3495	INFINITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF06-SPECIAL AUTOMOBILE	
06-7898		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	NONE	
06-7876	0000	LUMBERMEN'S UNDERWRITING ALLIANCE	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
06-7948	2978	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	
06-7958	2978	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	

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06-7949	2978	MITSUI SUMITOMO INSURANCE USA INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	
06-7959	2978	MITSUI SUMITOMO INSURANCE USA INC.	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	
06-7936	0930	NATIONAL AMERICAN INSURANCE COMPANY OF CALIFORNIA	COMMERCIAL	SURETY	NEW PROGRAM	CSI PROGRAM	0
06-7880	0796	NATIONAL FARMERS UNION PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - UMBRELLA/EXCESS	
06-7934	2558	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
06-7968	2558	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	OMNI	0
06-7870	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP-ALLIANCE MEMBER SERVICE	0
06-7865	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
06-7945	0645	OREGON MUTUAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
06-7947	0645	OREGON MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
06-7956	0645	OREGON MUTUAL INSURANCE COMPANY	PERSONAL	FIRE	FORMS	NONE	
06-7893	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	0
06-7894	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
06-7969	2898	PACIFIC SPECIALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF06 - MOTORCYCLE	-3.1
06-7970	2898	PACIFIC SPECIALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF06 - MOTORCYCLE	
06-7951	1129	SIRIUS AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
06-7903	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY VISION PAK	
06-7904	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY VISION PAK	

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06-7905	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY VISION PAK	
06-7889	0468	STONEBRIDGE CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	GUARANTEED AUTO PROTECTION(GAP)	
06-7937	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
06-7954	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	OMNI	0
06-7938	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
06-7955	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	OMNI	0
06-7900	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PROFESSIONAL LIABILITY	
06-7926	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB - PUBLIC OFFICIALS LIABILITY	
06-7971	0215	VALLEY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-7868	0000	VERLAN FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	HR3210	
06-7862	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
06-7874	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-WAUSAU SMALL PACKAGE	0
06-7863	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
06-7875	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-WAUSAU SMALL PACKAGE	0
06-7942	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PROF LIAB-D&O SELECTPLUS	-24.61
06-7943	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PROF LIAB-D&O SELECTPLUS	-24.61
70	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS						

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Public Notice Filing Errata Report  
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*The following files were incorrectly listed on the respective Public Notice(PN) Dates:*

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	06-5743	09/22/2006	Stonington Insurance Company	Commercial Fire	Both Rate and Form	Child Care, Assisted Living & Social Services	6.40%
Correct	06-5743	09/22/2006	Stonington Insurance Company	<b>Commercial Multi-Peril</b>	<b>Rule Change</b>	Child Care, Assisted Living & Social Services	

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